

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A computer-implemented system for administering a rebate program, comprising:
  - a first module executed by a processor for generating rebate information based on at least one purchase of goods or services using a card instrument; and
  - a second module executed by a processor for applying a rebate, based on the rebate information, to fund at least part of a transaction for securities performed by a brokerage service, wherein the brokerage service charges a fee to perform the transaction, and wherein the second module uses the rebate to fund at least part of the transaction fee.
2. (Currently Amended) A computer-implemented system for administering a rebate program, comprising:
  - a card provider system, including:
    - a card instrument account for a cardholder that identifies purchases made by the cardholder using a card instrument;
    - a first module executed by a processor for processing a purchase made by the cardholder based on use of the card instrument;
    - a second module executed by a processor for determining rebate information based on the purchase made using the card;
  - a brokerage system, including:
    - a transaction account for the cardholder that identifies transactions made by the cardholder, or on behalf of the cardholder, using the brokerage system;
    - a third module executed by a processor for receiving instructions from the cardholder, ~~or on behalf of the cardholder~~, that directs the brokerage system to perform a transaction for securities;
    - a fourth module executed by a processor for processing the transaction; and

a fifth module executed by a processor for applying a rebate to fund at least part of the transaction,

wherein the rebate is based on the rebate information, wherein the brokerage system charges a fee to perform the transaction, and wherein the fifth module uses the rebate to fund at least part of the transaction fee.

3. (Previously Presented) The system of claim 2, wherein the second module comprises logic for determining rebate information on a periodic basis as a percentage of net purchase information recorded in the card instrument account.

4. (Previously Presented) The system of claim 2, wherein the card provider system further includes a sixth module executed by a processor for transferring the rebate information from the card provider system to the brokerage system.

5. (Previously Presented) The system of claim 4, wherein the sixth module transfers the rebate information on a periodic basis.

6. (Previously Presented) The system of claim 2, wherein the card provider system further comprises:

a seventh module executed by a processor for generating a card instrument report that identifies purchases made by the cardholder, and which also identifies rebate information.

7. (Previously Presented) The system of claim 2, wherein the brokerage system further comprises:

an eighth module executed by a processor for generating a transaction report that identifies transactions made by the cardholder, on behalf of a cardholder, using the brokerage system, and which also identifies rebate information.

8. (Original) The system of claim 2, wherein part of the rebate is funded by the card provider system, and part of the rebate is funded by the brokerage system.

9. (Currently Amended) A computer-implemented card provider system for administering a rebate program, comprising:

- a card instrument account for a cardholder that identifies purchases made by the cardholder using a card instrument;

- a first module executed by a processor for processing a purchase made by the cardholder based on use of the card instrument, and for making a record of the purchase in the card instrument account;

- a second module executed by a processor for determining net purchase information based on a summation of purchase information stored in the card instrument account;

- a third module executed by a processor for determining rebate information based on the net purchase information;

- a fourth module executed by a processor for transferring the rebate information to a brokerage system,

- wherein the brokerage system applies a rebate to fund at least part of a transaction for securities made using the brokerage system, wherein the rebate is based on the rebate information,

- wherein the brokerage system charges a fee to perform the transaction, and the brokerage system applies the rebate to fund at least part of the transaction fee.

10. (Currently Amended) A computer-implemented brokerage system for administering a rebate program, comprising:

- a transaction account for the cardholder that identifies transactions made by the cardholder, or on behalf of the cardholder, using the brokerage system;

- a first module executed by a processor for receiving rebate information from a card provider, the rebate information based on net purchases made by a cardholder using a card instrument;

- a second module executed by a processor for receiving instructions from the cardholder, or on behalf of the cardholder, that directs the brokerage system to perform a transaction for securities;

- a third module executed by a processor for processing the transaction; and

a fourth module executed by a processor for applying a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein the brokerage system charges a fee to perform the transaction, and the brokerage system applies the rebate to fund at least part of the transaction fee.

11. (Currently Amended) A method for administering a rebate program, comprising:  
generating rebate information based on at least one purchase of goods or services using a card instrument; and

applying a rebate, based on the rebate information, to fund at least part of a stock market transaction performed by a brokerage service,

wherein the brokerage service charges a fee to perform the stock market transaction, and the step of applying comprises applying the rebate to fund at least part of the transaction fee.

12. (Currently Amended) A method of administering a rebate program, comprising:

establishing, by a card provider, a card instrument account for a cardholder;

establishing, by a brokerage service, a transaction account;

processing, by the card provider, a purchase made by the cardholder based on use of a card instrument and making a record of the purchase in the card instrument account;

determining, by the card provider, rebate information based on the purchase made using the card instrument;

receiving, by the brokerage service, instructions from the cardholder, ~~or on behalf of the cardholder~~, that directs the brokerage service to perform a transaction for securities;

processing, by the brokerage service, the transaction, and making a record of the transaction in the transaction account; and

applying, by the brokerage service, a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein the brokerage service charges a fee to perform the transaction, and the step of applying comprises applying the rebate to fund at least part of the transaction fee.

13. (Original) The method of claim 12, wherein the card provider determines the rebate information on a periodic basis as a percentage of net purchase information recorded in the card instrument account.
14. (Original) The method of claim 12, further comprising the step of transferring the rebate information from the card provider to the brokerage service.
15. (Original) The method of claim 14, wherein the transferring step takes place on a periodic basis.
16. (Original) The method of claim 12, further comprising the steps of:  
generating, by the card provider, a card instrument report that identifies purchases made by the cardholder, and which also identifies rebate information; and  
forwarding the card instrument report to the cardholder.
17. (Original) The method of claim 12, further comprising the steps of:  
generating, by the brokerage service, a report that identifies transactions made by the cardholder, or on behalf of the cardholder, and which also identifies rebate information; and  
forwarding the transaction report to the cardholder.
18. (Original) The method of claim 12, wherein part of the rebate is funded by the card provider, and part of the rebate is funded by the brokerage service.
19. (Currently Amended) A method of administering a rebate program, comprising:  
providing a card instrument to a cardholder and establishing a card instrument account;  
processing a purchase made by the cardholder based on use of the card instrument and making a record of the purchase in the card instrument account;  
determining net purchase information based a summation of purchase information stored in the card instrument account;  
determining rebate information based on the net purchase information; and  
transferring the rebate information to an brokerage service,

wherein the brokerage service applies a rebate to fund at least part of a transaction of publicly traded assets made using the brokerage service, wherein the rebate is based on the rebate information,

wherein the brokerage service charges a fee to perform the transaction of publicly traded assets, and the brokerage service applies the rebate to fund at least part of the transaction fee.

20. (Currently Amended) A method of administering a rebate program, comprising:
- establishing a transaction account with an brokerage service;
  - receiving rebate information from a card provider, the rebate information based on net purchases made by a cardholder using a card instrument;
  - receiving instructions from the cardholder, ~~or on behalf of the cardholder~~, that direct the brokerage service to perform a transaction for securities;
  - processing the transaction using the brokerage service; and
  - applying a rebate to fund at least part of the transaction, wherein the rebate is based on the rebate information,

wherein brokerage service charges a fee to perform the transaction, and the brokerage service applies the rebate to fund at least part of the transaction fee.